

**Fill in this information to identify the case:**

Debtor 1 Kevin J. Urbine

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)

Case Number: 19-17901-PMM

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: SANTANDER BANK NA Court claim no. (if known): 3-2

Last 4 digits of any number you use to identify the debtor's account 2 9 5 6

Property Address: 43 Valley Road  
Wyomissing Hills, PA 19610

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,137.13</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,137.13</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>6,137.13</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \_\_\_\_\_

The next postpetition payment is due on

   /    /     
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

Debtor 1 Kevin J. Urbine  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Scott F. Waterman  
Signature

Date 03/27/2025

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

Debtor 1 **Kevin J. Urbine**  
NameCase number (if known) **19-17901-PM**

## History Of Payments

**Part 2 - B**

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
3	SANTANDER BANK NA	Pre-Petition Arrears	09/29/2020	17207950	Disbursement To Creditor/Pr	75.45
3	SANTANDER BANK NA	Pre-Petition Arrears	11/20/2020	17210485	Disbursement To Creditor/Pr	124.88
3	SANTANDER BANK NA	Pre-Petition Arrears	12/21/2020	17211698	Disbursement To Creditor/Pr	124.88
3	SANTANDER BANK NA	Pre-Petition Arrears	01/22/2021	17213013	Disbursement To Creditor/Pr	124.88
3	SANTANDER BANK NA	Pre-Petition Arrears	02/23/2021	17214322	Disbursement To Creditor/Pr	124.88
3	SANTANDER BANK NA	Pre-Petition Arrears	03/19/2021	17215466	Disbursement To Creditor/Pr	124.88
3	SANTANDER BANK NA	Pre-Petition Arrears	04/23/2021	17216625	Disbursement To Creditor/Pr	124.88
3	SANTANDER BANK NA	Pre-Petition Arrears	05/25/2021	17217748	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	06/25/2021	17218833	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	07/23/2021	17219875	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	08/20/2021	17220911	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	09/24/2021	17221966	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	10/22/2021	17222916	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	11/19/2021	17223852	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	12/17/2021	17224796	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	01/21/2022	17225775	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	02/18/2022	17226755	Disbursement To Creditor/Pr	123.53
3	SANTANDER BANK NA	Pre-Petition Arrears	03/18/2022	17227719	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	04/22/2022	17228745	Disbursement To Creditor/Pr	123.53
3	SANTANDER BANK NA	Pre-Petition Arrears	05/17/2022	17229631	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	06/27/2022	17230583	Disbursement To Creditor/Pr	123.53
3	SANTANDER BANK NA	Pre-Petition Arrears	07/22/2022	17231560	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	08/19/2022	17232500	Disbursement To Creditor/Pr	123.53
3	SANTANDER BANK NA	Pre-Petition Arrears	09/23/2022	17233471	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	10/21/2022	17234443	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	11/18/2022	17235377	Disbursement To Creditor/Pr	123.53
3	SANTANDER BANK NA	Pre-Petition Arrears	12/16/2022	17236308	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	01/20/2023	17237243	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	02/17/2023	17238159	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	03/17/2023	17239027	Disbursement To Creditor/Pr	123.53
3	SANTANDER BANK NA	Pre-Petition Arrears	04/21/2023	17239943	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	05/19/2023	17240840	Disbursement To Creditor/Pr	122.19
3	SANTANDER BANK NA	Pre-Petition Arrears	06/16/2023	17241663	Disbursement To Creditor/Pr	122.19
3	SANTANDER BANK NA	Pre-Petition Arrears	07/21/2023	17242520	Disbursement To Creditor/Pr	122.19
3	SANTANDER BANK NA	Pre-Petition Arrears	08/18/2023	17243358	Disbursement To Creditor/Pr	122.19
3	SANTANDER BANK NA	Pre-Petition Arrears	09/22/2023	17244197	Disbursement To Creditor/Pr	122.20
3	SANTANDER BANK NA	Pre-Petition Arrears	10/20/2023	17245013	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	11/17/2023	17245819	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	12/15/2023	17246607	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	01/22/2024	17247429	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	02/16/2024	17248245	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	03/15/2024	17249060	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	04/19/2024	17249898	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	05/24/2024	17250728	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	06/21/2024	17251534	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	07/19/2024	17252307	Disbursement To Creditor/Pr	120.86
3	SANTANDER BANK NA	Pre-Petition Arrears	08/16/2024	17253063	Disbursement To Creditor/Pr	120.85
3	SANTANDER BANK NA	Pre-Petition Arrears	09/20/2024	17253859	Disbursement To Creditor/Pr	123.54
3	SANTANDER BANK NA	Pre-Petition Arrears	10/15/2024	17254618	Disbursement To Creditor/Pr	141.21
3	SANTANDER BANK NA	Pre-Petition Arrears	11/15/2024	17255341	Disbursement To Creditor/Pr	143.02
3	SANTANDER BANK NA	Pre-Petition Arrears	12/20/2024	17256147	Disbursement To Creditor/Pr	15.55

**Total for Part 2 - B: 6,137.13**